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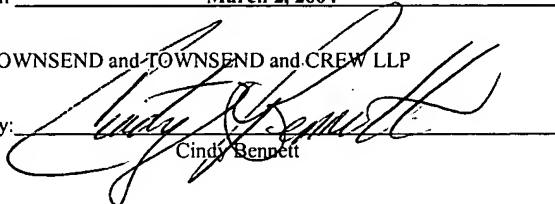
PATENT
Attorney Docket No.: 020375-047500US

MAIL STOP: Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On March 2, 2004

TOWNSEND and TOWNSEND and CREW LLP

By:


Cindy Bennett

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Dr. Amber Gravett et al.

Application No.: 10/714,437

Filed: November 14, 2003

For: OPEN LOOP STORED VALUE SYSTEM

Customer No.: 20350

Confirmation No. 9372

Examiner: *Unassigned*

Technology Center/Art Unit:

PRELIMINARY AMENDMENT

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Sir:

Prior to examination of the above-referenced application, please enter the following amendments and remarks:

Amendments to the Specification begin on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.